

**FACTS****What does Mid Carolina CU do with your personal information?**

<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The type of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security Number and account balances</li> <li>▪ Transaction history and checking account information</li> <li>▪ Payment history and income</li> </ul> <p>When you are no longer our member, we continue to share your information as described in this notice.</p>	
<b>How?</b>	<p>All financial companies need to share your personal information to run their everyday business.</p> <p>In the section below, we list the reasons financial companies can share your personal information; the reasons MPCU chooses to share; and whether you can limit this sharing.</p>	
<b>Reasons we can share your personal information</b>	<b>Does Mid Carolina CU Share?</b>	<b>Can you limit this sharing?</b>
<b>For our everyday business purposes such as:</b> to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	YES	NO
<b>For our marketing purposes:</b> <ul style="list-style-type: none"> <li>▪ To offer our products and service to you</li> </ul>	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes:</b> <ul style="list-style-type: none"> <li>▪ Information about your transactions and experiences</li> </ul>	YES	NO
<b>For our affiliates' everyday business purposes:</b> <ul style="list-style-type: none"> <li>▪ Information about your creditworthiness</li> </ul>	YES	YES
<b>For non-affiliates to market to you</b> <ul style="list-style-type: none"> <li>▪ To offer products and services to you</li> </ul>	NO	We Don't Share
<b>Questions?</b>	Call (803) 432-8521 or go to <a href="http://www.mpcredit.com">www.mpcredit.com</a>	

<b>Who we are</b>	
Who is providing this notice?	Mid Carolina Credit Union
<b>What we do</b>	
How does Mid Carolina CU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and buildings.
How does Mid Carolina CU collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>▪ Open an account or apply for a loan</li> <li>▪ Apply for any credit union service</li> <li>▪ You visit our website, provide us information on any online application or transaction, or information you send to us by email.</li> <li>▪ Use your debit or credit card or pay your bills</li> <li>▪ Make deposits to or withdrawals from your accounts</li> <li>▪</li> </ul> <p>We also collect information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness;</li> <li>▪ Affiliates from using your information to market to you;</li> <li>▪ Sharing for non-affiliates to market to you.</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies. We share information with the following affiliated companies:</p> <ul style="list-style-type: none"> <li>▪ Palmetto Cooperative Services Inc.</li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> <li>▪ Mid Carolina Credit Union does not share with non-affiliates so they can market to you, except for our joint marketing arrangements.</li> </ul>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include:</p> <ul style="list-style-type: none"> <li>▪ CUNA Mutual Group</li> </ul>
<b>Other important information</b>	
<p>To Opt out of joint marketing programs contact: <b>Mid Carolina CU E-Services Department at 803.432.8521</b> or, Submit notice requesting the opt-out privilege. The notice should include your name, address and account number. The Notice should be mailed to: <b>Mid Carolina CU C/O E-Services Department PO Box 549 Lugoff, SC 29078</b></p>	